

INVENTOR: CLARIDGE et al.  
TITLE: Method of Point of Sale Investment

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## CLAIMS

Having thus described the invention what is claimed as new and desired to be secured by Letters Patent is as follows:

1. A method of investment comprising the steps of:  
at a point-of-sale location,  
displaying an option to perform an on-demand investment transaction; and  
transmitting a request to complete the on-demand investment transaction in  
response to an action by a purchaser at the point-of-sale location;  
at a central location,  
receiving the request to perform the on-demand investment;  
retrieving investment-preference information for the purchaser; and  
completing the on-demand investment using the investment-preference information.
2. The method of investment as claimed in Claim 1 further comprising the step of prompting the purchaser to designate an investment amount for the on-demand investment.
3. The method of investment as claimed in Claim 1 wherein the investment-preference information includes a predetermined investment amount for the on-demand investment.

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1 4. The method of investment as claimed in Claim 1 further comprising the step of temporarily  
2 accumulating the on-demand investment request until a predetermined completion time.

1 5. The method of investment as claimed in Claim 1 further comprising the steps of:  
2 comparing an investment total to a predetermined investment limit; and  
3 canceling the on-demand investment request if completion of the on-demand investment  
4 will cause the investment total to exceed the predetermined investment limit.

6. The method of investment as claimed in Claim 1 further comprising the steps of:  
comparing a primary-investment total to a primary-investment limit; and  
determining a roll-over amount for the on-demand investment request.

7. The method of investment as claimed in Claim 6 wherein said step of completing the on-  
demand investment comprises the step of adding the roll-over amount to a secondary-investment  
total.

1 8. The method of investment as claimed in Claim 1 wherein the investment-preference  
2 information comprises an investment total and a predetermined investment limit.

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1 9. A method of investment comprising the steps of:  
2 associating a purchasing account with an investment account;  
3 prompting a user of the purchasing account to perform an on-demand investment  
4 transaction during a point-of-sale purchase transaction;  
5 completing the on-demand investment transaction by contributing to the investment  
6 account upon receipt of a request from the user.

10. The method as claimed in Claim 9 wherein said step of completing the on-demand  
investment transaction is accomplished by using the purchasing account to contribute to the  
investment account.

11. The method as claimed in Claim 9 wherein said step of completing the on-demand  
investment transaction is accomplished by using a source other than the purchasing account to  
contribute to the investment account.